

Information to identify the case:

Debtor 1	Frank Lanzana	Social Security number or ITIN	xxx-xx-6651
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	18-33454-JKS		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Frank Lanzana
aka Frank Lanzana Jr., aka Frank T Lanzana

3/8/19

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Frank Lanzana
 Debtor

Case No. 18-33454-JKS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 18

Date Rcvd: Mar 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 10, 2019.

db	+Frank Lanzana, 42 Nell Court, Dumont, NJ 07628-1117
517893379	+Dorothy Nelson, 6105 Highlandale Drive, Austin, TX 78731-4005
517893380	+Ferro LaBella & Zucker LLC, 27 Warren Street - Suite 201, Hackensack, NJ 07601-5476
517893381	+Gentle Dentristry, 173 Terrace Street, Haworth, NJ 07641-1835
517893382	+Kimberly Lanzana, 42 Nell Court, Dumont, NJ 07628-1117
517893384	+PennyMac, PO Box 660929, Dallas, TX 75266-0929
517893385	+Toyota, P.O. Box 659820, San Antonio, TX 78265-9120
517893387	+Toyota Financial Services, PO Box 659820, San Antonio, TX 78265-9120

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Mar 09 2019 00:39:49	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 09 2019 00:39:45	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+EDI: RMSC.COM Mar 09 2019 05:13:00	Synchrony Bank, c/o PRA Recievables Management, LL, POB 41021, Norfolk, VA 23541-1021
517893373	+EDI: AMEREXPR.COM Mar 09 2019 05:13:00	American Express, P.O. Box 1270, Newark, NJ 07101-1270
517893374	EDI: BANKAMER.COM Mar 09 2019 05:13:00	Bank of America, P.O. Box 15019, Wilmington, DE 19886
517893375	EDI: CHASE.COM Mar 09 2019 05:13:00	Chase, P.O. Box 15153, Wilmington, DE 19886-5153
517893378	+EDI: DISCOVER.COM Mar 09 2019 05:13:00	Discover, P.O. Box 71084, Charlotte, NC 28272-1084
517893383	+EDI: RMSC.COM Mar 09 2019 05:13:00	Lowes, P.O. Box 530914, Atlanta, GA 30353-0914
517899845	+EDI: RMSC.COM Mar 09 2019 05:13:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517893386	+EDI: TFSR.COM Mar 09 2019 05:13:00	Toyota Financial Services, P.O. Box 4102, Carol Stream, IL 60197-4102

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517893376*	Chase, P.O. Box 15153, Wilmington, DE 19886-5153
517893377*	Chase, P.O. Box 15153, Wilmington, DE 19886-5153

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 10, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 8, 2019 at the address(es) listed below:

Barbara Edwards	on behalf of Trustee Barbara Edwards	bedwardstrustee@aol.com, NJ48@ecfcbis.com
Barbara Edwards		bedwardstrustee@aol.com, NJ48@ecfcbis.com
Denise E. Carlon	on behalf of Creditor	Toyota Motor Credit Corporation dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jill Manzo	on behalf of Creditor	PENNYMAC LOAN SERVICES, LLC bankruptcy@feinsuch.com
John P. Di Iorio	on behalf of Debtor Frank Lanzana	jdiiorio@shapiro-croland.com
Kevin Gordon McDonald	on behalf of Creditor	Toyota Motor Credit Corporation kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov	

TOTAL: 7